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Replacement for the paragraph at page 26, beginning at line 7:

A consumer can provide consumer specific data (digital images, characteristics, names, address, etc.) that is automatically merged with a selected content template of a convenient form of algorithmic/video/audio/printed data, then output via various output devices to assorted media including analog or digital video, digital video disk (DVD), digital online video (both linear and non-linear), interactive games, compact discs, digital audio, photo and/or text-personalized printed matter (books, posters, calendars, stickers, transferable substrates) that are each personalized by virtue of the inclusion of some combination of the data (images, audio, text) that has been provided by the consumer. The previewing features allow the customer to, in many cases, assemble and view/hear the personalized product online before ordering, thereby improving the quality of the purchasing experience. See, U.S. Patent No. 5,963,214 (Cok, et al.) October 5, 1999.

Replacement for the paragraph at page 27, beginning at line 18:

It is noted that, in producing complex personalized multimedia presentations for Internet delivery, advertiser subsidies may be useful. In theory, the advertiser may select aspects of the presentation from which to present commercial messages, and possibly to attract the user's attention. The user may then gain further information from the advertiser by selecting an explicit, implicit or hidden hyperlink to an advertiser-specific message (e.g., an advertiser web site) or modified presentation (e.g., including objects from the commercial sponsor). These commercial messages may also be presented during latencies due to serving a request and/or downloading of data, and -thus may be acceptably obtrusive without being particularly intrusive. In other instances, the commercial sponsor may fully integrate its message into the presentation. See, U.S. Patent No. 5,903,317 (Sharir. et at.) May 11, 1999.

Replacement for the paragraph at page 27, beginning at line 20 to page 28, line 6:

The present invention therefore encompasses the application of variable consumer data to a standardized template that includes images, audio, and text. The consumer may be a silhouette of ahead, or an entire human image, or any portion thereof. The image may, for example, be

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